

THINGS TO KNOW:

- **Direct Subsidized Loans**

- Direct Subsidized loans are offered to eligible undergraduate students who qualify under financial need.
- Interest does not start accruing until after the student graduates.
- The student will not be responsible for making payments until 6 months after the student completes their degree or drops below half-time enrollment.

- **Direct Unsubsidized Loans**

- Direct Unsubsidized loans are available, regardless of financial need.
- Interest begins to accrue upon the receipt of your loan funds.
- Students are not required to start making payments but can make payments while enrolled in school. However, interest will accumulate and will be added to the principal amount of your loan.

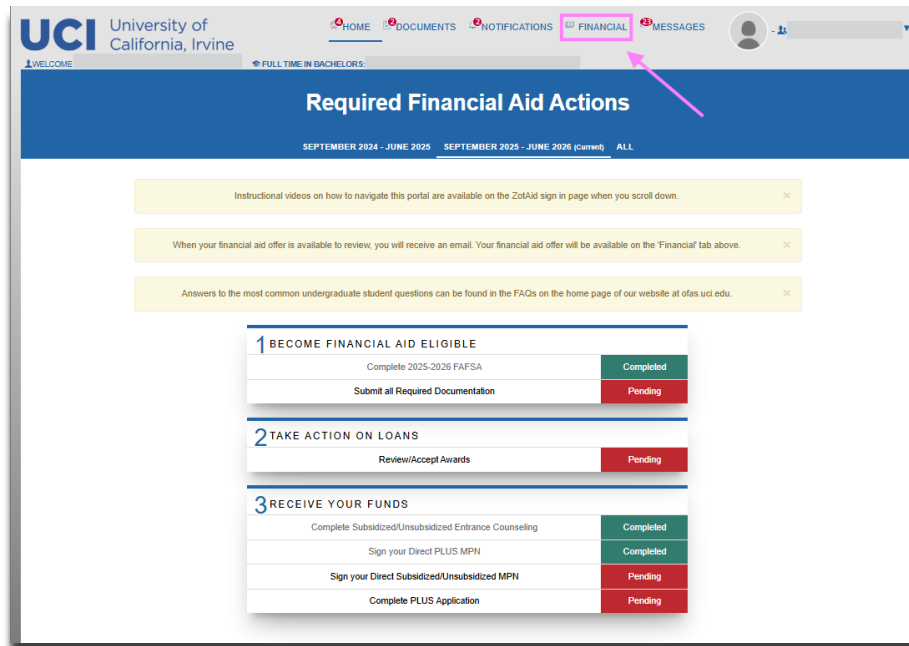
STEPS TO ACCEPT

1. Log into your [ZotAid](#) portal.
2. Ensure you are on the correct current academic year. For this example, the student selects “September 2025 - June 2026.”

The screenshot displays the UC Irvine ZotAid portal interface. At the top, the UC Irvine logo and navigation links (HOME, DOCUMENTS, NOTIFICATIONS, FINANCIAL, MESSAGES) are visible. The main heading is "Required Financial Aid Actions" for the academic year "SEPTEMBER 2025 - JUNE 2026 (Current)". Below this, there are three numbered sections with progress indicators:

- 1 BECOME FINANCIAL AID ELIGIBLE**
 - Complete 2025-2026 FAFSA: Completed
 - Submit all Required Documentation: Pending
- 2 TAKE ACTION ON LOANS**
 - Review/Accept Awards: Pending
- 3 RECEIVE YOUR FUNDS**
 - Complete Subsidized/Unsubsidized Entrance Counseling: Completed
 - Sign your Direct PLUS MPN: Completed
 - Sign your Direct Subsidized/Unsubsidized MPN: Pending
 - Complete PLUS Application: Pending

- On the top right, navigate to the “FINANCIAL” tab.



- Under “2. How much Financial Aid can I receive?”, choose the type of loan you want to accept. Select “Update Acceptance.”

Financial Information

SEP 2024 - JUN 2025 SEP 2025 - JUN 2026 (current)

Your financial aid summary for Academic Year Sep 22, 2025 - Jun 12, 2026

1. How much does my education cost?

Cost of Attendance	\$45,960.00
Tuition and Fees	\$17,900.00
Estimated Living and Other Expenses	\$27,143.00

COLLEGE FINANCING PLAN

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Federal Pell Grant	Awarded	\$7,395.00	\$7,395.00	
Cal Grant A	Awarded	\$13,752.00	\$13,752.00	
UC Irvine USHIP Grant	Awarded	\$2,846.00	\$2,846.00	
UC Irvine Grant	Awarded	\$7,745.00	\$7,745.00	
Federal Work-Study	Awarded	\$3,500.00	\$3,500.00	
University Loan	Estimated	\$3,222.00	\$3,222.00	
Federal Direct Subsidized Stafford Loan	Awarded	\$5,500.00	Requires Acceptance	Update Acceptance
Federal Direct Unsubsidized Stafford Loan	Awarded	\$2,000.00	Requires Acceptance	Update Acceptance
		\$45,960.00	\$45,960.00	

You have been offered financial aid that exceeds your direct expenses for the Sep 22, 2025 - Jun 12, 2026 aid year. If you accept all aid offered to you, including loans, you will receive an excess of \$28,060.00 to cover your living and other expenses, which amounts to about \$3,237.69 per month.

If you plan to borrow Federal Direct Subsidized or Unsubsidized student loans, you must accept the amount you wish to borrow. If you don't need \$3,237.69 per month to cover your living expenses, only accept what you need. If you aren't sure what you need to cover your living expenses, click the link to calculate living expenses.

Federal Direct PLUS loan applicants must also accept the amount they wish to borrow and visit studentaid.gov to complete an application to determine creditworthiness. First-time borrowers at UCI must visit studentaid.gov to complete a Master Promissory Note and Entrance Counseling.

Refunds of Excess Aid

The amount of financial aid that you receive in excess of the charges on your Zot Account for the term will be refunded to you. Aid is considered disbursed 10 days before the start of instruction each term, and you can expect to receive your refunds via bank deposit or paper check the first week of instruction. We encourage all students to visit their Zot Account and sign up for DEFT to receive your refunds quickly and securely.

[ADJUST MY FUNDING](#) [COMPLETE LOAN ENTRANCE COUNSELING](#)

- Loans are accepted by term. Select the quarter you wish to accept loans and unselect the quarters you do not want to "Take Action" on. For this example, the student is accepting loans only for Fall 2025.

Step 1 - Select Term(s)

Congratulations! You have been determined eligible for financial aid! Please review your awards and go through the fund acceptance process to select the amount of financial aid required to cover your costs of education at UCI. The following awards apply to your Academic Year, which begins Sep 22, 2025 - Jun 12, 2026. To remain eligible for the awards that require your confirmation, you must accept these funds by Jul 21, 2026 and complete any outstanding requirements on your "Documents and Notifications" tab.

For more detailed information about your awards, you can visit this site: <https://www.ofas.uci.edu/paying-for-uci/index.php>

Fall Quarter, 2025 Awards Select Term to Take Action ☒

Fund	Awarded	Actions	Accepted
Federal Pell Grant	\$2,465.00		-
Cal Grant A	\$4,584.00		-
UC Irvine USHIP Grant	\$949.00		-
UC Irvine Grant	\$3,193.00		-
Federal Work-Study	\$1,166.00		-
Federal Direct Subsidized Stafford Loan	\$1,833.00	Pending Acceptance	-
Federal Direct Unsubsidized Stafford Loan	\$666.00	Pending Acceptance	-

Winter Quarter, 2026 Awards Select Term to Take Action ☐

Fund	Awarded	Actions	Accepted
Federal Pell Grant	\$2,465.00		-
Cal Grant A	\$4,584.00		-
UC Irvine USHIP Grant	\$949.00		-
UC Irvine Grant	\$2,276.00		-
Federal Work-Study	\$1,167.00		-
Federal Direct Subsidized Stafford Loan	\$1,833.00	Pending Acceptance	-
Federal Direct Unsubsidized Stafford Loan	\$667.00	Pending Acceptance	-

6. Continue by selecting “Take Action on Loans” on the bottom right.

Spring Quarter, 2026 Awards

Select Term to Take Action ☐

Fund	Awarded	Actions	Accepted
Federal Pell Grant	\$2,465.00		-
Cal Grant A	\$4,584.00		-
UC Irvine USHIP Grant	\$948.00		-
UC Irvine Grant	\$2,276.00		-
Federal Work-Study	\$1,167.00		-
Federal Direct Subsidized Stafford Loan	\$1,834.00	Pending Acceptance	-
Federal Direct Unsubsidized Stafford Loan	\$667.00	Pending Acceptance	-

→

TAKE ACTION ON LOANS

7. Students will have 3 options per term. Cover “Direct Cost” (tuition, fees, and on-campus housing only), “Another amount,” or “I would like to decline loans my funds that require acceptance” for that specific term.

Accept Your Funds

Select Term

Take action on Loans

Confirm

Done

Step 2 – Take Action on Direct Loans

Please select the amount required to cover the costs necessary to attend UCI for the selected terms. You are eligible for a maximum of \$2,499.00, we recommend accepting \$0.00, the amount required to cover or maximize your remaining tuition and fee costs.

Winter Quarter, 2026 Awards ▶

Spring Quarter, 2026 Awards ▶

Fall Quarter, 2025 Awards

Cost of Attendance	Amount
Direct Cost	\$5,967.00
Indirect Cost	\$9,046.00
Total Cost of Attendance	\$15,930.00

Take Action

☐ \$0.00 needed to cover Direct Cost
☐ Another amount
☐ I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
Federal Pell Grant	\$2,465.00		-
Cal Grant A	\$4,584.00		-
UC Irvine USHIP Grant	\$949.00		-
UC Irvine Grant	\$3,193.00		-
Federal Work-Study	\$1,166.00		-
Federal Direct Subsidized Stafford Loan	\$1,833.00	Pending Acceptance	
Federal Direct Unsubsidized Stafford Loan	\$666.00	Pending Acceptance	
Total Awarded	\$14,856.00		
Amount You will receive (excluding Fees)			

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SAVE

8. Students cannot accept more than the maximum amount offered for the term. For this example, the student accepts \$2,200 of \$2,499 offered by inputting this amount in the “Another amount” tab. Select “SAVE” to continue.

Step 2 – Take Action on Direct Loans

Please select the amount required to cover the costs necessary to attend UCI for the selected terms. You are eligible for a maximum of \$2,499.00, we recommend accepting \$0.00, the amount required to cover or maximize your remaining tuition and fee costs.

Winter Quarter, 2026 Awards ▶

Spring Quarter, 2026 Awards ▶

Fall Quarter, 2025 Awards

Cost of Attendance	Amount
Direct Cost	\$5,967.00
Indirect Cost	\$9,046.00
Total Cost of Attendance	\$15,930.00

Take Action

☐ \$0.00 needed to cover Direct Cost

☒ Another amount MIN \$0 - MAX \$2,499.00

☐ I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
Federal Pell Grant	\$2,465.00		-
Cal Grant A	\$4,584.00		-
UC Irvine USHIP Grant	\$949.00		-
UC Irvine Grant	\$3,193.00		-
Federal Work-Study	\$1,166.00		-
Federal Direct Subsidized Stafford Loan	\$1,833.00	Accepting	\$1,833.00
Federal Direct Unsubsidized Stafford Loan	\$666.00	Accepting	\$367.00
Total Awarded	\$14,856.00		
Amount You will receive (excluding Fees)	\$14,557.00		

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SAVE

- a. *Students who are eligible and qualify to receive Subsidized loans will see the requested loan amount applied to Subsidized loans before Unsubsidized loans.

9. Step 3 “Confirm your Awards” of the process will show the disbursements per term including their projected refund amount per term (**excluding mandatory origination fees**).

Accept Your Funds

[Select Term](#)
[Take action on Loans](#)
[Confirm](#)
[Done](#)

Step 3 – Confirm your Awards

Congratulations! Below are the actions you have taken on your awards.

Cost of Attendance	Fall Quarter, 2025
Direct Cost	\$5,967.00
Indirect Cost	\$9,046.00
Total Cost of Attendance	\$15,930.00

Fund	Fall Quarter, 2025	Acceptance	Change in Acceptance
Federal Pell Grant	\$2,465.00		\$0.00
Cal Grant A	\$4,584.00		\$0.00
UC Irvine USHIP Grant	\$949.00		\$0.00
UC Irvine Grant	\$3,193.00		\$0.00
Federal Work-Study	\$1,166.00		\$0.00
Federal Direct Subsidized Stafford Loan	\$1,833.00	\$1,833.00	\$1,833.00
Federal Direct Unsubsidized Stafford Loan	\$666.00	\$367.00	\$367.00

Summary of Award Acceptance

	Fall Quarter, 2025
Amount you will receive (excluding Fees)	\$14,557.00
Direct Cost	\$5,967.00
Excess Amount	\$8,590.00 <i>(Excess Amount)</i>

10. To officially accept your loans:
- Select “I ACCEPT”
 - Enter your Student ID
 - Enter your Last Name
 - Select “Sign & Finish”

Electronic Signature Consent

By selecting the “I Accept” button, you are signing this document electronically. You agree your electronic signature is the legal equivalent of your manual/handwritten signature on this document. You further agree that your signature on this document (hereafter referred to as your “E-Signature”) is as valid as if you signed the document in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature, and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting agreement between you and the Office of Financial Aid and Scholarships. You are also confirming that you are the student authorized to provide the data in this document. By electronically signing documents, you agree to all the terms and conditions of such documents.

Enter the “External Student ID” found in your Profile in the dropdown arrow menu located in the top right hand corner.

I ACCEPT

Enter Student ID

Enter Last Name

SIGN & FINISH

[← BACK](#)

*Upon accepting the loans, students will be required to complete Entrance Counseling and sign the Master Promissory Note.

STEPS TO EDIT

A student can return to the ZotAid portal to edit their previous action.

1. Log into your [ZotAid](#) portal.
2. Ensure you are on the correct current academic year. For this example, the student selects “September 2025 - June 2026.”

UCI University of California, Irvine

HOME DOCUMENTS NOTIFICATIONS FINANCIAL MESSAGES

WELCOME HALF-TIME OR MORE, BUT LESS THAN FULL-TIME IN BACHELORS

Required Financial Aid Actions

SEPTEMBER 2025 - JUNE 2026 (Current)

Instructional videos on how to navigate this portal are available on the ZotAid sign in page when you scroll down.

When your financial aid offer is available to review, you will receive an email. Your financial aid offer will be available on the 'Financial' tab above.

Answers to the most common undergraduate student questions can be found in the FAQs on the home page of our website at ofas.uci.edu.

1 BECOME FINANCIAL AID ELIGIBLE	Submit all Required Documentation	Pending
2 TAKE ACTION ON LOANS	Review/Accept Awards	Completed
3 RECEIVE YOUR FUNDS	Complete Subsidized/Unsubsidized Entrance Counseling	Completed
	Sign your Direct Subsidized/Unsubsidized MPN	Completed
	Sign your Direct PLUS MPN	Completed
	Complete PLUS Application	Pending

3. Under step 2 “TAKE ACTION ON LOANS,” select the pencil on the right corner as seen below.

UCI University of California, Irvine

HOME DOCUMENTS NOTIFICATIONS FINANCIAL MESSAGES

WELCOME HALF-TIME OR MORE, BUT LESS THAN FULL-TIME IN BACHELORS

Required Financial Aid Actions

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1 BECOME FINANCIAL AID ELIGIBLE	Submit all Required Documentation	Pending
2 TAKE ACTION ON LOANS	Review/Accept Awards	Completed
3 RECEIVE YOUR FUNDS	Complete Subsidized/Unsubsidized Entrance Counseling	Completed
	Sign your Direct Subsidized/Unsubsidized MPN	Completed
	Sign your Direct PLUS MPN	Completed
	Complete PLUS Application	Pending

- a. If a pencil does not appear upon login, navigate to the “FINANCIAL” tab on the top right of the ZotAid portal.

UCI University of California, Irvine

HOME DOCUMENTS NOTIFICATIONS **FINANCIAL** MESSAGES

WELCOME HALF-TIME OR MORE, BUT LESS THAN FULL-TIME IN BACHELORS

Required Financial Aid Actions

SEPTEMBER 2025 - JUNE 2026 (Current)

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When your financial aid offer is available to review, you will receive an email. Your financial aid offer will be available on the 'Financial' tab above.

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- BECOME FINANCIAL AID ELIGIBLE**
Submit all Required Documentation Pending
- TAKE ACTION ON LOANS**
Review/Accept Awards Completed
- RECEIVE YOUR FUNDS**
 - Complete Subsidized/Unsubsidized Entrance Counseling Completed
 - Sign your Direct Subsidized/Unsubsidized MPN Completed
 - Sign your Direct PLUS MPN Completed
 - Complete PLUS Application Pending

4. Under the “Update/Edit” tab, select the pencil to the loan you wish to edit.

Financial Information					
SEP 2025 - JUN 2026 (Current)					
Your financial aid summary for Academic Year Sep 22, 2025 - Jun 12, 2026					
1. How much does my education cost?			2. How much Financial Aid can I receive?		
Cost of Attendance	\$43,690.00		Award Name	Award Status	Offered to You
Tuition and Fees	\$19,268.00		Federal Pell Grant	Projected	\$6,581.00
Estimated Living and Other Expenses	\$24,422.00		Federal Pell Grant Placeholder	Estimated	\$814.00
COLLEGE FINANCING PLAN			Cal Grant B Fees	Awarded	\$12,445.00
			Cal Grant B Stipend	Awarded	\$1,374.00
			Cal Grant Placeholder	Estimated	\$2,598.00
			UC Irvine USHIP Grant	Awarded	\$2,846.00
			UC Irvine Anteater Grant	Awarded	\$2,886.00
			UC Irvine Grant	Awarded	\$4,766.00
			Federal Work-Study	Awarded	\$2,067.00
			University Loan	Estimated	\$737.00
			Federal Direct Subsidized Stafford Loan	Awarded	\$5,500.00
			Federal Direct Unsubsidized Stafford Loan	Awarded	\$1,076.00
					\$43,690.00
					\$43,690.00
				Amount you'll receive	Update/Edit

5. Follow steps starting at step 5 from Accepting Loans